

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION

In re: VALERIE A DAY

§ Case No. 1:19-bk-01550
§
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/12/2019.
- 2) The plan was confirmed on 07/23/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 03/04/2021, 04/29/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 08/13/2021.
- 6) Number of months from filing or conversion to last payment: 18.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 1,556.48
Less amount refunded to debtor(s)	\$ 0.00
NET RECEIPTS	\$ 1,556.48

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 1,445.23
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 111.25
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 1,556.48
Attorney fees paid and disclosed by debtor(s):	\$ 157.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOHANNA HILL REHKAMP	Lgl	0.00	NA	NA	1,445.23	0.00
PHILADELPHIA PARKING	Uns	0.00	1,542.20	1,542.20	0.00	0.00
ORION PORTFOLIO SERVICES LLC	Uns	260.00	259.81	259.81	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	58,000.00	63,681.25	8,931.66	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	63,681.25	54,749.59	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,241.00	1,241.03	1,241.03	0.00	0.00
TOYOTA FINANCIAL SERVICES	Sec	35,988.00	37,516.22	23,540.00	0.00	0.00
TOYOTA FINANCIAL SERVICES	Uns	1,868.00	37,516.22	17,344.22	0.00	0.00
CHASE BANK USA	Uns	0.00	9,152.95	9,152.95	0.00	0.00
E470 PUBLIC HIGHWAY AUTHORITY	Uns	123.40	84.20	84.20	0.00	0.00
NPRTO NORTH EAST LLC	Uns	0.00	913.77	913.77	0.00	0.00
WASHCO MANAGEMENT	Uns	3,546.58	8,792.41	8,792.41	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	1,084.19	542.19	542.19	0.00	0.00
BECKET & LEE	Uns	4,370.00	4,370.07	4,370.07	0.00	0.00
BECKET & LEE	Uns	0.00	1,868.70	1,868.70	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	836.03	698.25	698.25	0.00	0.00
AMERICAN INFOSOURCE	Uns	0.00	2,302.57	2,302.57	0.00	0.00
FIRSTENERGY/PENELEC	Uns	0.00	2,775.34	2,775.34	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
RESURGENT CAPITAL SERVICES	Uns	441.00	115.56	115.56	0.00	0.00
WEST PENN POWER	Uns	7,391.56	5,144.18	5,144.18	0.00	0.00
PORTFOLIO RECOVERY	Uns	789.00	788.88	788.88	0.00	0.00
PORTFOLIO RECOVERY	Uns	345.00	345.47	345.47	0.00	0.00
MOUNTAIN VIEW VETERINARY	Uns	414.89	921.62	921.62	0.00	0.00
PA DEPT OF REVENUE	Pri	2,300.00	NA	NA	0.00	0.00
PA UNEMPLOYMENT	Pri	30,646.93	NA	NA	0.00	0.00
SOCIAL SECURITY	Pri	4,929.00	NA	NA	0.00	0.00
ACIMA CREDIT FKA SIMPL	Uns	1,207.00	NA	NA	0.00	0.00
AMCA/AMERICAN MEDICAL	Uns	80.00	NA	NA	0.00	0.00
AMERICAN CORADIUS	Uns	475.36	NA	NA	0.00	0.00
AMERICAN EXPRESS	Uns	3,398.50	NA	NA	0.00	0.00
ANGIODYNAMICS	Uns	2,353.86	NA	NA	0.00	0.00
ASSET RECOVERY SOLUTIONS, LLC	Uns	633.02	NA	NA	0.00	0.00
AUSA CHECK RECOVERY	Uns	283.66	NA	NA	0.00	0.00
AUTOMATED OFFICE EQUIPMENT	Uns	360.40	NA	NA	0.00	0.00
BARD ACCESS SYSTEMS, INC	Uns	8,108.50	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTIONS	Uns	294.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	244.11	NA	NA	0.00	0.00
CAPITAL MANAGEMENT SERVICES,	Uns	282.32	NA	NA	0.00	0.00
CAREPAYMENT	Uns	868.54	NA	NA	0.00	0.00
CHAMBERSBURG HOSPITAL	Uns	16,142.54	NA	NA	0.00	0.00
CHAMBERSBURG IMAGING	Uns	342.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Uns	9,152.00	NA	NA	0.00	0.00
CLAIMS ACCOUNTING	Uns	996.52	NA	NA	0.00	0.00
COMMUNITY AMBULANCE	Uns	67.46	NA	NA	0.00	0.00
COMPLETE PAYMENT RECOVERY	Uns	2,137.71	NA	NA	0.00	0.00
CPS SECURITY	Uns	208.96	NA	NA	0.00	0.00
CREDIT BUSINESS SERVICES, INC	Uns	350.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Uns	234.66	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMPANY	Uns	2,769.00	NA	NA	0.00	0.00
DAL INC/ARROW INTERNATIONAL	Uns	42,012.66	NA	NA	0.00	0.00
DISCOVER FINANCIAL	Uns	12.00	NA	NA	0.00	0.00
FIRST CREDIT INCORPORATED	Uns	545.55	NA	NA	0.00	0.00
HSEMS	Uns	2,750.03	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
I C SYSTEMS	Uns	698.00	NA	NA	0.00	0.00
KEYSTONE DENTAL	Uns	5.00	NA	NA	0.00	0.00
KOHL'S/CAPITAL ONE	Uns	594.00	NA	NA	0.00	0.00
LDC COLLECTION SYSTEMS	Uns	65.00	NA	NA	0.00	0.00
LES, LLC - 495/95 EXPRESS LANES	Uns	306.05	NA	NA	0.00	0.00
MCCLURE LAW OFFICE	Uns	218.03	NA	NA	0.00	0.00
MEMBERS 1ST FCU	Uns	3,912.00	NA	NA	0.00	0.00
MIRAND RESPONSE SYSTEMS	Uns	810.97	NA	NA	0.00	0.00
MS HERSHEY MEDICAL CENTER	Uns	22.78	NA	NA	0.00	0.00
NASCO	Uns	248.14	NA	NA	0.00	0.00
NYMEO FCU	Uns	20,199.00	NA	NA	0.00	0.00
ORTHOPEDIC INSTITUTE OF PA	Uns	25.00	NA	NA	0.00	0.00
PARKS GARBAGE SERVICE	Uns	70.50	NA	NA	0.00	0.00
PAYLIANCE	Uns	210.80	NA	NA	0.00	0.00
PA TURNPIKE COMMISSION	Uns	0.00	NA	NA	0.00	0.00
PHP COLLECTIONS	Uns	95.00	NA	NA	0.00	0.00
PROFESSIONAL ACCOUNT	Uns	50.25	NA	NA	0.00	0.00
PROGESSIVE FINANCIAL SERVICES	Uns	594.91	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Uns	2.46	NA	NA	0.00	0.00
QVC, INC	Uns	178.60	NA	NA	0.00	0.00
RADIOLOGY INCORPORATED	Uns	18.64	NA	NA	0.00	0.00
RECEIVABLES PERFORMANCE	Uns	1,293.16	NA	NA	0.00	0.00
RMS	Uns	3,206.72	NA	NA	0.00	0.00
ROYERS	Uns	77.36	NA	NA	0.00	0.00
SHIPPEN CLEANERS	Uns	173.19	NA	NA	0.00	0.00
SUMMIT PHYSICIANS SERVICES	Uns	120.00	NA	NA	0.00	0.00
SUNRISE CREDIT SERVICES	Uns	508.33	NA	NA	0.00	0.00
THE BUREAUS INC	Uns	703.00	NA	NA	0.00	0.00
TRS RECOVERY SERVICES INC	Uns	7,231.95	NA	NA	0.00	0.00
UNITED HEALTHCARE	Uns	3,206.72	NA	NA	0.00	0.00
USPS	Uns	81.80	NA	NA	0.00	0.00
VERIZON WIRELESS	Uns	2,347.00	NA	NA	0.00	0.00
VISA DEPT STORE NATIONAL	Uns	252.00	NA	NA	0.00	0.00
VYGON USA	Uns	1,013.59	NA	NA	0.00	0.00
WALMART/SYNCHRONY BANK	Uns	668.35	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
WYAPPOINT RESOURCE GROUP	Uns	164.78	NA	NA	0.00	0.00
WEGMANS	Uns	235.65	NA	NA	0.00	0.00
WOLFS	Uns	999.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 23,540.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 23,540.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 8,931.66	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 8,931.66	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 113,953.01	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 1,556.48
Disbursements to Creditors	\$ 0.00
TOTAL DISBURSEMENTS:	\$ 1,556.48

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/26/2021

By: s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)